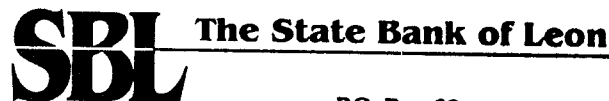


Thomas V. Holman  
President



P.O. Box 68  
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316-742-3241

2005 SEP 26 AM 10 14

September 22, 2005

F.D.I.C. San Francisco Regional Office  
Director John F. Carter  
25 Jessie Street  
San Francisco, California 94105

Dear Director Carter;

Regarding Wal-Mart's application for a charter of an industrial loan company (ILC):

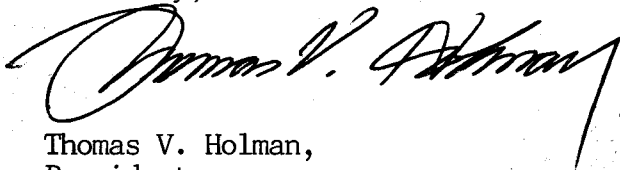
I respectfully request that you deny this application. The mixing of banking and commerce has long been a recognizable recipe for greatly increased systemic risk to the F.D.I.C. insurance fund.

This foot-in-the-door request should be forcefully denied and a strong message sent that this is not the direction or purpose of the banking industry.

I think everyone has seen the effect of Wal-Marts presence on countless Mom & Pop businesses across the nation. These small businesses are the backbone of a sound and long lasting healthy economy.

One very striking example is that of the Nursery businesses that have closed all over the country due to Wal-Marts activity in that area.

Sincerely,



Thomas V. Holman,  
President